

# EXHIBIT 32

**JAMES B. FISHMAN**  
**FishmanLaw, PC**  
**305 Broadway, Suite 900**  
**New York, New York 10007**  
**(212) 897-5840**  
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### **BAR ADMISSIONS**

New York State, 1980  
U.S. District Court: Southern District of New York, 1980  
Eastern District of New York, 1987  
U.S. Court of Appeals: Second Circuit, 1993  
Fifth Circuit, 2000  
U.S. Supreme Court: 1994

### **PROFESSIONAL EXPERIENCE**

FISHMANLAW, PC 2018 to present  
FISHMAN ROZEN, LLP, 2016-2018  
FISHMAN & MALLON, LLP, 2009-2015  
FISHMAN & NEIL, LLP, 2001-2006  
FISHMAN NEIL & ARMENTROUT, LLP, 1999-2001  
FISHMAN & NEIL, 1995-1999  
LAW OFFICES OF JAMES B. FISHMAN, 1989-1995  
New York, New York

Founder and managing partner of general civil practice firm with specialization in individual and class action litigation in federal and state courts on behalf of consumers and tenants.

- **Consumer representation** includes consumer credit, credit reporting, consumer privacy issues, illegal debt collection practices, deceptive business practices and false advertising cases.
- **Tenant representation** includes all aspects of residential and commercial landlord-tenant matters including defense of eviction proceedings, affirmative suits to enforce tenant rights, tenant privacy issues, rent overcharge claims, tenant associations, lease buyouts, rent strikes, lease reviews and DHCR proceedings.

### **THE LEGAL AID SOCIETY, Civil Division**

New York, New York  
*Senior Staff Attorney*, Park Place Trial Office, 1986-1989  
*Staff Attorney*, Harlem Neighborhood Office, 1984-1986

**OFFICE OF THE NEW YORK STATE ATTORNEY GENERAL,  
Bureau of Consumer Frauds and Protection**

*Assistant Attorney General*, 1982-1984

*Deputy Assistant Attorney General*, 1980-1982

*Law Apprentice*, 1979-1980

**AWARDS AND ACHIEVEMENTS**

- Martindale-Hubbell Law Directory® AV rating, 2006-present
- Selected as a Fellow of the New York Bar Foundation, 2010
- Honoree, Tenants Rights Movement, National Lawyers Guild, New York City Chapter, April 2009
- Recipient, Wasserstein Public Interest Fellowship, Bernard Koteen Office of Public Interest Advising, Harvard Law School, 2008
- Recipient, “Consumer Hero of the Year Award” National Association of Consumer Advocates, Washington, D.C., 2002
- Named a “Top Lawyer of New York” by The Legal Network, 2013, 2014, 2015, 2016 and 2017,

**SIGNIFICANT DECISIONS**

- Won first impression decision holding landlord law firm strictly liable for violating the Fair Debt Collection Practices Act by attempting to collect exempt rent from a senior citizen and rejecting its *bona fide* error defense. Case subsequently settled for \$130,000 in damages and legal fees. ***Lee v. Kucker & Bruh***, LLP, 958 F. Supp. 2d 524, 2013 U.S. Dist. LEXIS 110363 (SDNY 2013);
- Won summary judgment on a rent overcharge claim against one of NYC’s “Ten Worst Landlords” for claims accruing beyond the statute of limitations because of landlord fraud. ***Conason & Bryant v. Megan Holding, LLC & Emmanuel Ku***, 2012 NY Misc. LEXIS 4951; 2012 NY Slip Op 32625U (Sup. Ct. NY Co.), *aff’d* 109 A.D.3d 724, 972 N.Y.S.2d 223 (2013), *modified*, 25 N.Y.3d 1,29 N.E.3d 215, 2015 NYLEXIS 300, 2015 NY Slip Op 01553; case subsequently resulted in recovery of judgments for \$750,000 for rent overcharge and legal fees, including treble damages;

- Won certification for a class of applicants for rental housing who were the subject of tenant screening reports containing illegally obsolete information in violation of the Fair Credit Reporting Act. **Massey v. On-Site Manager, Inc.**, EDNY(BMC)285 F.R.D. 239, 2012 U.S. Dist. LEXIS 120181 (EDNY 2012). Case subsequently resolved in a nationwide settlement on behalf of thousands of tenants and over \$1,000,000 in damages plus \$470,000 in legal fees;
- Won first impression decision under the Fair Credit Reporting Act establishing that releases purporting to waive prospective claims under the statute are void and violate public policy. **Massey v. On-Site Manager, Inc.**, U.S. Dist. LEXIS 104823(EDNY 2011);
- Won first impression decision permitting a class of consumers to seek injunctive relief for violations of the New York Fair Credit Reporting Act. **White v. First American Registry**, 378 F. Supp. 2d 419, 2005 U.S. Dist. LEXIS 14786, Case subsequently resolved in a class-wide settlement on behalf of 40,000 victims of “tenant-blacklisting” which included the first ever right of expungement and \$2,000,000.00 in damages. 2007 WL 203926; 2007 U.S. Dist. LEXIS 18401;
- Won first impression case establishing that the threat of “tenant-blacklisting” constitutes immediate and irreparable harm necessary to obtain a preliminary injunction barring the commencement of a Housing Court eviction proceeding against a tenant. **Weisent v. Subaqua Corp.**, 16 Misc. 3d 1115A; 2007 NY Misc. LEXIS 5080; 238 NYLJ 11, 2007 WL 2140947 (Sup. Ct. NY Co.);
- Won first impression decision holding that rent regulated tenants are not required to supply their Social Security numbers to their landlords and that threat to evict a tenant for failing to do so can be enjoined as a deceptive business practice. **Meyerson v. Prime Realty Services, LLC**, 7 Misc. 3d 911, 796 N.Y.S.2d 848 2005 NY Misc. LEXIS 361 (Sup. Ct. NY Co. 2005);
- Won first impression decision holding that a celebrity’s claim for invasion of privacy under Civil Rights Law § 51 survives the death of the plaintiff and may be continued by the plaintiff’s estate. **Jerry Orbach v. Hilton Hotels Corp.**, NYLJ 8/1/05, p. 18 (Sup. Ct. NY Co.);
- Won first impression decision holding that the Fair Credit Reporting Act bars landlords from obtaining credit reports on their current rent stabilized tenants. **Ali v. Vikar Management Ltd.**, 994 F. Supp. 492 (S.D.NY1998);
- Established the right to pursue injunctive and damage claims as a “private attorney general” against a landlord engaging in deceptive business practices. Landlord had improperly altered official forms to demand personal information from its tenants. **Martinez v. Classic Realty et al.**, NYLJ 5/21/03 (Sup. Ct. NY Co.);

- Principal author of successful *amicus curiae* brief on behalf of the National Association of Consumer Advocates in ***Romea et al. v. Heiberger & Assocs.*** 163 F. 3d. 111 (2nd Cir. 1998) upholding the applicability of the Fair Debt Collection Practices Act to residential rent claims by landlords;
- Principal author of *amicus curiae* brief on behalf of the National Association of Consumer Advocates, AARP and United States Public Interest Research Group in ***Cousin v. Trans Union***, 246 F. 3d. 359 (5<sup>th</sup> Cir. 2001) involving the standard for recovering punitive damages under the Fair Credit Reporting Act.

#### **Other Significant Published Decisions:**

***Lee v. Kucker & Bruh, LLP***, 2013 U.S. Dist. LEXIS 25712 (SDNY, 2013);  
***Cousins v. Duane Street Assocs. et al.***, 7 Fed. Appx. 85, 2001 WL 327084, 2001 U.S. App. LEXIS 5645 (2nd Cir. 2001);  
***Hardy v. Baron Auto Mall Inc.***, 284 A.D.2d 498, 727 N.Y.S.2d 316 (2<sup>nd</sup> Dept. 2001);  
***Matter of S.S. International News v. NYC Dept. of Consumer Affairs***, NYLJ11/24/97, p. 28, col. (Sup. Ct. NY Co.);  
***Akivis v. Drucker***, 230 A.D.2d 812, 646 N.Y.S.2d 831 (2<sup>nd</sup> Dept., 1996);  
***Mazza and Porr v. Hendrick Hudson Central School District***, 942 F. Supp. 187 (SDNY 1996);  
***Casella v. Equifax Credit Information Services***, 56 F. 3d 469 (2<sup>nd</sup> Cir. 1995), *cert. denied*, 116 S. Ct. 1452 (1996);  
***Hendrick Hudson Central School District v. Falinski, et al.***, 215 A.D. 2d 438, 626 N.Y.S. 2d 255 (2<sup>nd</sup> Dept., 1995), *lv. to app. denied*, 86 NY2d 834, 634 N.Y.S. 2d 437 (1995);  
***NYSHESC v. Melendez***, 120 A.D.2d 801, 501 N.Y.S.2d 538 (3<sup>rd</sup> Dept., 1986).

#### **Published Victorious Landlord-Tenant Decisions:**

***170 Spring St. LLC v. Doe***, 2018 NY Slip Op 51705(U), 2018 N.Y. Misc. LEXIS 5529 (Civ. Ct. NY Co.);  
***Priceman Family LLC v. Kerrigan***, 2018 NYLJ LEXIS 1738, (Civ. Ct. Kings Co.);  
***160 Eagle St., LLC v. Butler***, 2017 NY Slip Op 27362, 2017 N.Y. Misc. LEXIS 4260 (Civ. Ct., Kings Co.)  
***Suares v. 89 St. Nicholas Place Assn.***, 2017 N.Y. Misc. LEXIS 4328 (Sup. Ct. NY Co.)  
***Cosmopolitan Broadcasting Corp. v. Doe***, NYLJ 3/9/16 (Civ. Ct. NY Co.);  
***Israel Realty Corp. v. Shkolnikov***, 51 Misc. 3d 1202(A), 36 N.Y.S.3d 47 (Civ. Ct. NY Co., 2016), modified 59 Misc 3d 148(A) (App. Term 1<sup>st</sup> Dept., 2018);  
***150 W. 21<sup>st</sup> LLC v. Doe***, 2016 NY Slip Op 50169 (App. Term 1<sup>st</sup> Dept.);

*Megan Holding v. Conason*, 2016 NY Slip Op 50230 (App. Term 1<sup>st</sup>Dept.) (Conason IV);  
*80 St. Nicholas Place Assoc. v. Walsh*, 2016 NY Slip Op 50233 (Civ. Ct. NY Co.);  
*860 Fifth Avenue v. Ender*, NYLJ 5/27/15 (Civ. Ct. NY Co.);  
*Megan Holding, LLC v. Conason*, NYLJ 7/29/14 (Civ. Ct. NY Co.) (Conason III);  
*Megan Holding, LLC v. Conason*, NYLJ 11/25/13 (Civ. Ct. NY Co.) (Conason II);  
*414 East 77 Realty LLC, v. Bennett*, 2012 NY Misc. LEXIS 5374; 2012 NY Slip Op 52193U (App. Term, 1<sup>st</sup> Dept.);  
*Megan Holding, LLC v. Conason*, 2012 NY Misc. LEXIS 5213; 2012 NY Slip Op 52117U (App. Term, 1<sup>st</sup> Dept.) (Conason I);  
*407 E. 81 Realty LLC. v. Creighton*, 959 N.Y.S.2d 89 (Civ. Ct. NY Co., 2012) (Creighton II);  
*86 West Corp. v. Singh*, (“Singh II”) 2010 NY Slip Op 52265(U), 30 Misc 3d 127(A), NYLJ Jan. 3, 2011 at 26, col. 4 (App. Term, 1<sup>st</sup> Dept.);  
*407 East 81 Realty LLC v. Creighton*, NYLJ Oct. 13, 2010 (Civ. Ct. NY Co.) (Creighton I);  
*Pik Record Co. v. Becker*, NYLJ July 14, 2010, p. 26. col. 3 (Civ. Ct. NY Co.);  
*Wilton Estates v. Quinn*, NYLJ July 7, 2010, p. 26, col. 3 (Civ. Ct. NY Co.) (“Quinn II”);  
*NYC 107 LLC v. Clark*, NYLJ Apr. 30, 2010 (Civ. Ct. NY Co.), *aff’d*, 2011 NY Slip Op 50518(U) 31 Misc 3d 129(A), NYLJ 4/11/11 p. 18, col. 3 (App Term, 1<sup>st</sup> Dept.);  
*Almagir v. Poveda*, NYLJ 1/29/10, p. 25, col. 2 (Civ. Ct. Kings Co.);  
*ST Owner v. Doe*, NYLJ 1/7/10, p. 27, col. 1 (Civ. Ct. NY Co.);  
*Liant Record LLC v. Karabell*, NYLJ, 12/31/09, p. 26, col.1, (Civ. Ct. NY Co.);  
*204 West 55th Street LLC, v. Barria*, NYLJ 12/16/09, p. 25 col. 1 (Civ. Ct. NY Co.);  
*Miller v. Gaess*, NYLJ 10/23/09 p. 25, col. 1 (Civ. Ct. NY Co.);  
*Wilton Estates v. Quinn*, NYLJ (Civ. Ct. NY Co., 2008) *aff’d*, 2009 NY Slip Op 52351(U), NYLJ 11/25/09, p. 34, col. 1 (App. Term, 1<sup>st</sup> Dept.) (“Quinn I”);  
*86 West Corp. v. Singh*, (“Singh I”) NYLJ 12/5/07 (Civ. Ct. NY Co.);  
*Atlantic Westerly v. Cohn and Shapiro*, NYLJ 10/5/05 p. 18 (Civ. Ct. NY Co.);  
*225 5<sup>th</sup> LLC v. Fiori Fiori, Inc.*, NYLJ 2/16/05, p. 22, col. 3 (Civ. Ct. NY Co.);  
*Uptown Realty v. Buffalo*, 5 Misc. 3d 430, 784 N.Y.S.2d 309 (Civ. Ct. NY Co 2004), *modified* 2/17/05 (App. Term 1<sup>st</sup> Dept.) (“Buffaloe I”);  
*Uptown Realty v. Buffalo*, NYLJ 6/29/05, p. 17 (Civ. Ct. NY Co.) (“Buffaloe II”);  
*225-251 West 109 LLC v. Khardori*, NYLJ 6/9/04, p. 22, col. 1 (Civ. Ct. NY Co.);  
*Park City, LLC v. Sullivan*, NYLJ 4/14/04 (Civ. Ct. Qns. Co.);  
*Bldg. Mgmt. v. Schwartz*, 3 Misc. 3d 351, 773 N.Y.S.2d 242, NYLJ 3/3/04, p. 18, col. 3 (Civ. Ct. NY Co.);  
*Green Properties v. Armstrong*, NYLJ 12/3/03, p. 22, col. 3 (Civ. Ct. NY Co.);  
*Edelstein & Sons, LLC v. Levin*, N.Y.L.J., 10/15/03, p. 18, col. 1(Civ. Ct. NY Co.), *aff’d*

7/26/05 (*App. Term 1<sup>st</sup> Dept.*);

**Henriques v. Boitano**, NYLJ 10/27/99, p. 27, col. 3 (Civ. Ct. NY Co.) *aff'd* NYLJ 8/29/00, p. 22, col. 2 (*App. Term 1<sup>st</sup> Dept.*) (“Henriques I”);

**Henriques v. Boitano**, NYLJ 7/17/02, p. 18, col. 6 (Civ. Ct. NY Co.) (“Henriques II”);

**Henriques v. Boitano**, NYLJ 11/5/03, p. 19, col. 2 (Civ. Ct. NY Co.) (“Henriques III”);

**Paganuzzi v. Primrose Management Co.**, 181 Misc. 2d 34, 691 N.Y.S. 2d 294 (Sup. Ct. NY Co. 1999) *aff'd*, 268 A.D. 2d 213, 701 N.Y.S. 2d 350 (1<sup>st</sup> Dept., 2000);

**W. 16th Realty v. Ali**, 176 Misc.2d 978, 676 N.Y.S. 2d 401 (Civ. Ct. NY Co., 1998);

**Honig v. Nixon**, NYLJ 11/20/97, p. 29, col. 3) (Civ. Ct. NY Co.);

**Classic Properties v. Martinez**, 168 Misc. 2d 514, 646 N.Y.S.2d 755 (*App. Term 1<sup>st</sup> Dept.*, 1996), *lv. to app. denied*. (“Martinez I”);

**Classic Properties v. Martinez**, NYLJ 5/13/95, p. 26, col. 4, 23 HCR 307C (Civ. Ct. NY Co.), *app. dismissed*, NYLJ 6/17/96, p. 29, col. 5, 23 HCR 307C (*App. Term 1<sup>st</sup> Dept.*) (“Martinez II”);

**Classic Properties v. Martinez**, 173 Misc. 2d.556, 662 N.Y.S. 2d 980, (*App. Term 1<sup>st</sup> Dept.*, 1997) *lv. to app. denied* (“Martinez III”);

**Black v. Davis**, NYLJ 4/26 /95 p. 32, col. 2, 23 HCR 227A (Sup. Ct. Kings Co.);

**El-Kam Realty v. Scheck**, NYLJ 2/16/94, p. 22, col. 6, 22 HCR 103A (Civ. Ct. NY Co.);

**S.C.B. 72nd St. Partners v. Otis**, NYLJ 4/7/93. p. 24, col. 3, 21 HCR 144A (*App. Term*, 1<sup>st</sup> Dept.);

**W. 81st Assoc. v. Medrano**, 19 HCR 766 (Civ. Ct. NY Co., 1992);

**85<sup>th</sup> Estates v. Kalsched**, NYLJ 5/18/92, p. 27, col. 4, 20 HCR 289A (*App. Term 1<sup>st</sup> Dept.*);

**Vigilance v. Bascombe**, NYLJ July 27, 1988, p. 21, col. 5 (Civ. Ct. Kings Co.), *aff'd*, NYLJ 5/25/89, p. 30, col. 1, (*App. Term*, 2<sup>nd</sup> and 11<sup>th</sup> Jud Dists.);

**Matter of Gadsby v. Manley, etc.**, 69 N.Y.2d 912, 516 N.Y.S.2d 198 (1987).

## **PRESENTATIONS AND PUBLICATIONS**

- Author, “Tenant Blacklisting” Chapter, *Tenants & Landlords NYC-Not a Love Story*, Amazon Kindle Book, 2018;
- Presenter, *Consumer Debt in New York, 10 Years After: Crisis, Progress, and the Work Ahead-- Broken Lease Cases & Tenant Screening*, Fordham Law School, June 2018;
- Presenter, *Fair Debt Collection Practices Act Claims in Landlord Tenant Practice*, National Consumer Law Center, 25th Annual Conference, November, 2017, Washington, DC;



- Presenter, *Tenant Blacklisting*, National Housing Law Project Annual Conference, October 2017, Washington, D.C.;
- Presenter, *Specialty Credit Reporting Agencies: Employment and Tenant Screening Cases*, National Association of Consumer Advocates, Conference Organizer, Conference on Fair Credit Reporting Act, Baltimore, May, 2017;
- Presenter, *Tenant Blacklisting and Housing Court: Causation, Strategies and Remedies*, New York City Housing Court Judicial Seminar, Hunter, NY September 2016;
- Principal Drafter, Tenant Screening Bureau Licensing Law, introduced at the NYC Council, August, 2016;
- Presenter, *Tenant Blacklisting and Credit Reports: Rights and Remedies Under Federal and State Law*, State Bar of Texas Poverty Law Conference, Austin, TX, April 2015;
- Presenter, *Tenant Screening Bureaus*, National Association of Consumer Advocates, Conference Organizer, Conference on Fair Credit Reporting Act, May 2015, Las Vegas;
- Presenter, *Specialty and Non-Traditional Credit Reporting Agencies Tenant Screening Agencies and Tenant Blacklisting*, National Consumer Law Center, 23rd Annual Conference, October, 2014, Tampa, FL;
- Presenter, *Using the FDCPA Against Landlord Attorneys Who Bring False Rent Claims*, National Association of Consumer Advocates Conference on Fair Debt Collection Practices Act, San Antonio, March 2014;
- Presenter, *The Intersection of Landlord-Tenant Issues and the FCRA*, Massachusetts Law Reform Institute, November 2013, Boston;
- Presenter, *The Intersection of Landlord-Tenant Issues and the FCRA*, National Housing Law Project Annual Conference, October 2013, San Francisco;
- Presenter, *The Intersection of Landlord-Tenant Issues and the FCRA*, National Association of Consumer Advocates, Conference Organizer, Conference on Fair Credit Reporting Act, May 2013, Austin, TX;
- Presenter, *Tenant Blacklisting and Tenant Screening Agencies*, Bar Association of the City of New York, New York City Housing Court 40<sup>th</sup> Anniversary, 2013;



- Presenter, *Tenant Screening Bureaus*, National Consumer Law Center, 21st Annual Conference, October, 2012, Seattle, WA;
- Presenter, *Succession Rights and the Marriage Equality Act*, Association of the Bar of the City of New York, City Bar Center for CLE, 2012, New York, NY;
- Appeared in *Tenant Screening Reports: Unfair Barriers to Housing in NYC*, Neighborhood Economic Development Advocacy Project, <http://www.youtube.com/user/NEDAPNYC#p/a/u/2/uYJvD0cosWI> 2011;
- Presenter, *Alternative Credit Bureaus*, Tenant Screening Bureaus, National Consumer Law Center, 19<sup>th</sup> Annual Conference, November 2010, Boston, MA;
- Appeared in *Tenant Blacklisting in New York*, The People's Law School, New York State Bar Association, May, 2010, <http://204.8.127.102/PeoplesLaw/prog-ap2.htm>;
- Panelist, *Tenant Blacklisting*, New York State Bar Association, May 2010;
- Presenter, *Consumer Law*, Louisiana State Bar Association, November, 2009;
- Presenter, *Using the FCRA to Protect Tenants*, National Association of Consumer Advocates, Conference Organizer, 8<sup>th</sup> Semi-Annual Conference on Fair Credit Reporting Act, May 2009, Chicago, IL;
- Panelist, *Use of Data, Information & Credit Reports in Housing Court*, Association of the Bar of the City of New York, City Bar Center for CLE, January 2009, New York, NY;
- Panelist, *Consumer Credit Issues Affecting Domestic Violence Victims*, National Consumer Law Center Teleconference, March 2008;
- Lecturer, *Collateral Affects of Civil and Housing Court Litigation*, New York State Judicial Institute, Summer Legal Training, July 2006, White Plains and Uniondale, NY;
- Presenter, *Furnisher Liability*, and *Identity Theft Litigation*, National Association of Consumer Advocates, Conference Organizer, 6<sup>th</sup> Annual Conference on Fair Credit Reporting Act, May 2006, Las Vegas, NV;
- Trainer, *Tenant Blacklist and Credit Reports: How Housing Court Cases Haunt Tenants Years After They Are Over, and What Can Be Done to Clean Up a Tenant's Record*, Citywide Task-Force on Housing Court, May 2006, New York, NY;

- Lecturer, *Housing in Cyberspace-Landlord/Tenant Litigation & Electronic Technology*, Association of the Bar of the City of New York, City Bar Center for CLE, April 2006, New York, NY;
- Presenter, *Privacy Concerns and Specialty Databases*, National Association of Consumer Advocates, Conference Organizer, 5<sup>th</sup> Annual Conference on Fair Credit Reporting Act: Litigating Accuracy Issues with Furnishers of Credit Data, June 2005, New Orleans, LA;
- Presenter, *Legal Perspectives in Identity Theft and Privacy Interests*, Albany Law Journal of Science & Technology 2005 Symposium, March 2005, State University of New York Albany Law School, Albany, NY;
- Moderator, *Common Fact Patterns for Litigation with Credit Reporting Agencies* and Presenter, *Depositions: 30(b)(6) Witnesses and the CDV Operator*, National Association of Consumer Advocates 4<sup>th</sup> Annual Conference on Fair Credit Reporting Act: Litigating Accuracy Issues with Credit Reporting Agencies, May 2004, Chicago, IL;
- Trainer, *Consumer and Privacy Issues in Housing Law*, Legal Services for New York City Training Program, May, 2004, New York, NY;
- Panel Member, *Addressing the Identity Theft Problem*, New York Federal Reserve Bank, February 2004, New York, NY;
- Presenter, *Identity Theft Litigation*, National Association of Consumer Advocates and National Consumer Law Center Joint Conference, October 2003, Oakland, CA;
- Presenter, *Credit Scoring and Credit Reporting Issues*, Legal Services of New Jersey Training Program, May 2003;
- Presenter, *Hot Topics in Consumer Law: Debt Collection Practices and Fair Credit Reporting Act*, Legal Services for New York City Training Program, April, 2003, New York, N.Y.;
- Presenter, *ABC's of Credit Reporting Litigation*, National Association of Consumer Advocates and National Consumer Law Center Joint Conference, October 2002, Atlanta, GA;
- Panelist, *Consumer Law*, Board of Judges of the Civil Court of the City of New York, October 2002, Ellenville, NY;
- Moderator, *Fair Credit Reporting Act Roundtable*, National Association of Consumer

Advocates and National Consumer Law Center Joint Conference, October 2001, Baltimore, MD;

- Presenter, *Expanding a Consumer Law Practice*, National Association of Consumer Advocates and National Consumer Law Center Joint Conference, October 2000, Boulder, CO;
- Panelist, *Identity Theft Workshop*, Federal Trade Commission, October 2000, Washington, D.C;
- Featured Speaker, *Developing and Maintaining a Credit Reporting Abuse Litigation Practice*, Virginia Trial Lawyers Association, October 2000, Williamsburg, VA;
- Featured Speaker, *Litigating Cases Under the Fair Credit Reporting Act*, State Bar of Michigan, Consumer Law Section, September 2000, Detroit, MI;
- Presenter, *Theft of Identity and Confidentiality Agreements*, National Association of Consumer Advocates and National Consumer Law Center Joint Conference, 1999, Washington, D.C;
- Presenter, *Theft of Identity*, National Association of Consumer Advocates and National Consumer Law Center Joint Conference, 1998, San Diego, CA;
- Presenter, *Fair Credit Reporting Act Litigation*, National Association of Consumer Advocates and National Consumer Law Center Joint Conference, 1998, Chicago, IL;
- Presenter, *Auto Fraud Litigation*, National Association of Consumer Advocates and National Consumer Law Center Joint Conference, 1997, New Orleans, LA;
- Presenter, *Developing a Consumer Law Practice*, National Association of Consumer Advocates and National Consumer Law Center Joint Conference, 1996, Washington, D.C;
- Presenter, *Applying Consumer Protection Laws in Landlord-Tenant Disputes*, New York State Bar Association Continuing Legal Education Committee, October, 1994;
- Wrote "Banks Escape Negligence Claim in Theft of Identity Case," Consumer Financial Services Law Report, February 1999;
- Wrote "New York Skills and Practice," Consumer Law chapter, West Publishing Co., 1998;
- Contributor, *Consumer Law Pleadings*, Volume Two, National Consumer Law Center,

Boston MA;

- Lemon Law pleadings from *Walker v. General Motors*, published by Bender's Forms, CPLR Art. 75, 1994 edition;
- Wrote "Purchase of New and Used 'Lemons'," Caveat Venditor, Julius Blumberg, Inc., New York, New York, 1994;
- Wrote "New York Needs A Private Right Of Action For Debt Collection Abuses," New York Law Journal, p. 1, June 23, 1983;
- Guest Lecturer in Consumer Law, Touro Law School, 1983, New York Law School, 1993;
- Trained volunteer attorneys in Landlord/Tenant Law, Monday Night Law Training Program, Association of the Bar of the City of New York, 1992-1993, 2007-2011, 2017;
- Trained attorneys in Consumer Law, The Legal Aid Society, Civil Division, 1996;
- Quoted in:

***"Comptroller Wants Paying Rent on Time to Count Toward Credit Score"*** New York Times, October 22, 2017; ***"Tenants Offered Buyouts Are Left in the Lurch"*** New York Times, April 28, 2017; ***"On Tenant Blacklist, Errors and Renters With Little Recourse"*** New York Times, August 16, 2016; ***On the List, and Not in a Good Way"*** New York Times October 16, 2014; ***"Debt Collecting Firm Is Found Liable for 'Benign' Error,"*** New York Law Journal, August 12, 2013; ***"Washington Heights Renter Prevails in 'Game Changer' Case,"*** The Real Deal, August 14, 2013; ***"Eviction-Case Settlement Worries Landlord Lawyers,"*** Wall St. Journal, August 22, 2013; ***"Q&A,"*** Real Estate Section, New York Times, July 19, March 1, 2012, August 25, 2013; ***"Getting Started-When a Rental Needs a Repair,"*** New York Times, March 25, 2012; New York Times, March 25, 2012; ***"Suing to Stay Off List of Tenants Being Sued,"*** New York Times, November 3, 2011; ***"Identity Thieves Infiltrated Tax Office in Bronx, a Suit Says,"*** New York Times, April 8, 2010; ***"Tackling the Tenant Blacklist With New Legislation,"*** New York Times, April 7, 2010; ***"Clash of the Utopias,"*** New York Magazine, February 9, 2009; ***"Tenants Roiled by Challenges on Residency,"*** New York Times, May 27, 2008; ***"No 'D.I.Y.' Rent Laws, Court of Appeals Rules,"*** New York Times, February 17, 2008; ***"Lease on Life - Judge Rips Landlord 'Blacklist',"*** New York Post, July 13, 2007; ***"A New Chapter in the Face-Off Between Tenants and Landlords,"*** New York Times, April 2, 2006; ***"What Every Tenant Ought to Know,"*** New York Times October 22, 2006; ***"Blacklisting Tenants,"*** Gotham Gazette, February 2006; ***"Orbach's Waldorf Lawsuit Given Green Light,"*** New York Daily News, August 1,

2005; *“Actor’s Right-to-Privacy Suit Proceeds After Death,”* New York Law Journal, July 27, 2005; *“States Pass Consumer Notification Laws,”* Lawyers Weekly USA, June 20, 2005; *“‘Fear Factor’ Promotes Identity Theft Suits,”* National Law Journal, May 9, 2005; *“Your Home; Tenant Privacy and Landlords,”* New York Times, April 24, 2005; *“Blacklisting of Patients, Tenants Draws Ire: Is Use of Web Court Data an Unfair Black mark or a Good Way to Reduce Risk?,”* National Law Journal, April 19, 2004; *“A Blacklist For Renters,”* New York Times, April 8, 2004; *“Consumer Can Get Damages For Failure To Verify Debt,”* Lawyers Weekly, March 1, 2004; *“Blacklisted,”* City Limits Magazine, March, 2004; *“Suit Disputes the Accuracy of Tenant Screening Reports,”* New York Times, February 27, 2004; *“When the Credit Check is Only the Start,”* New York Times, October 12, 2003; *“Credit Laws Ignite A New Battle,”* Hartford Courant, May 12, 2003; *“Lawsuits Over Credit Report Errors Booming,”* Lawyers Weekly, September 9, 2002; *“Coping; Name Scam: Whose Identity Is It, Anyway?,”* New York Times, July 30, 2000; *“A Sleuth for Landlords With Eviction in Mind,”* New York Times, March 26, 2000; *“Your Landlord’s Dick--Building Owners Hire Spies to Win Evictions,”* Village Voice, August 3, 1999; *“Card-Jackers Gear up for Seasonal Swindling,”* New York Post, December 13, 1998; *“Ten Things Your Home Remodeler Won’t Tell You,”* Smart Money (June 1996); *“FTC: Beware ‘Credit Repair’,”* Newsday (April 1996); *“You’ve Got to Fix This Lemon!,”* New York Magazine, January 31, 1994; *“Credit Bureaus Under Siege,”* Newsday (January 26, 1992); *“What You Don’t Know About Credit Bureaus Can Hurt You”* (syndicated series, December 1991); *Get Out of Debt Now*, by Fred Graver (Little, Brown, 1982); *“A Woman’s Guide to Credit”* by Elizabeth J. Block (Grosset & Dunlap, 1982);

- Acknowledged in *“Return to Sender-Getting a Refund or Replacement for Your Lemon Car”* by Nancy Barron (National Consumer Law Center, 2000); *“Credit Scores & Credit Reports-How the System Really Works, What You Can Do”* by Evan Hendricks (Privacy Times, 2004);
- Appointed as "Lemon Law" Arbitrator, American Arbitration Association, 1987;
- Arbitrator, Small Claims Court, Civil Court of the City of New York, 1985-1989;
- Judged Moot Court Competitions at New York University, Cardozo Law School and New York Law School; 1982, 1983, 1999;
- Appeared on CNN *Morning News* (Data privacy segment), CNBC, CBS News, CBS *Early Show* (Identity Theft segment), CBN News (Identity Theft segment), *Inside Edition* (Theft of Identity segment), *BankRate.com* (Identity Theft issues), and Manhattan Public Access cable television, and WABC, WNBC, WOR, WBAI, WBSL, and WNYC radio consumer programs as well as public service radio announcements;

- Served on the Independent Judicial Screening Panel for New York City Civil Court, 2013.

### **EDUCATION**

**NEW YORK LAW SCHOOL**, New York, New York, J.D. 1979

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### **PROFESSIONAL MEMBERSHIPS**

- Original Member, National Association of Consumer Advocates, Washington, D.C.
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- Association of the Bar of the City of New York; Consumer Affairs Committee 2010-2014
- Advisory Board Member, New Economy Project, New York City, 2016